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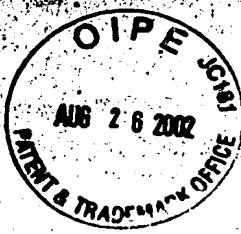
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SYSTEMS, METHODS AND COMPUTER PROGRAM PRODUCTS FOR
PERFORMING A GENERALIZED CONTINGENT CLOUD VALIDATION

Inventors: Scott H. Mathews & Vinay T. Datar
Application No. 09/902,021; Filed July 10, 2001
Atty Dkt No 38190/234988

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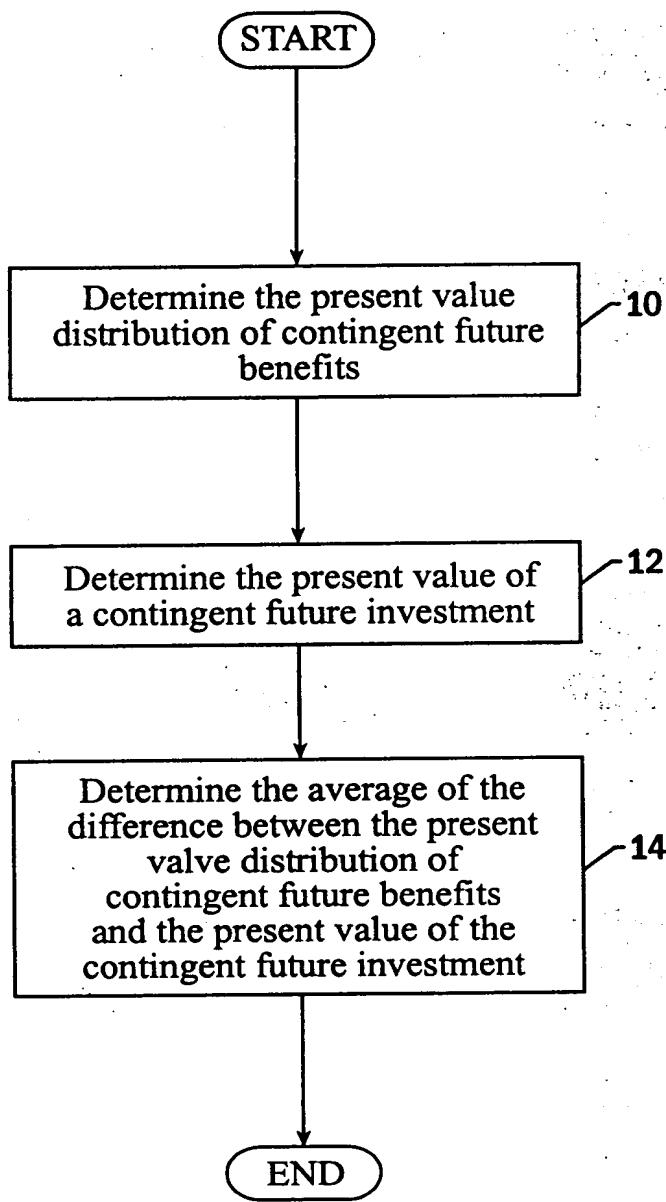


Figure 1

SYSTEMS, METHODS AND COMPUTER PROGRAM PRODUCTS FOR
PERFORMING A GENERALIZED CONTINGENT CASH FLOW VALIDATION

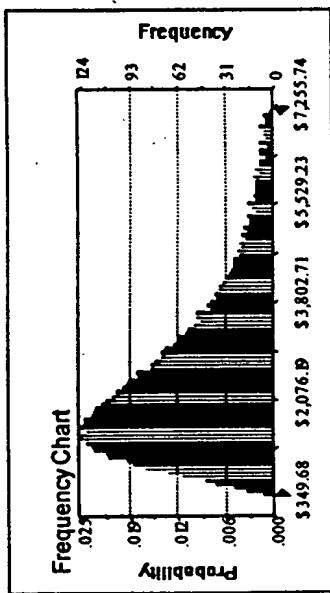
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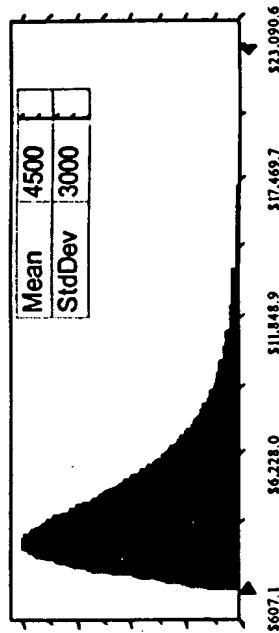
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Present Value Distribution
of Future Benefits



Distribution of Future Benefits



@WACC
of 10.5%

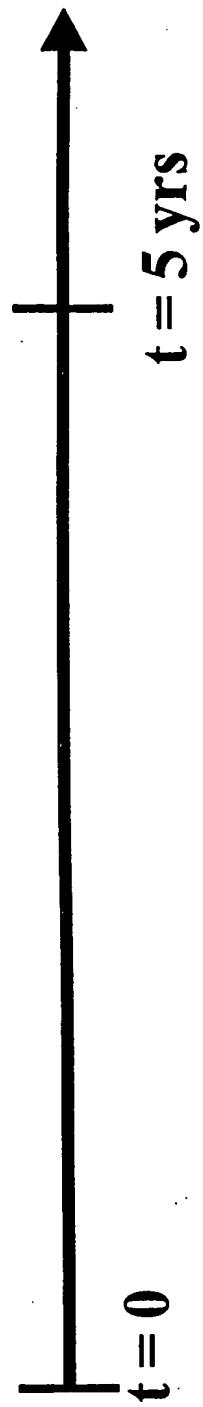


Figure 2



Distribution of the Difference between Present Value Distribution of Future Benefits and Present Value of Future Investment

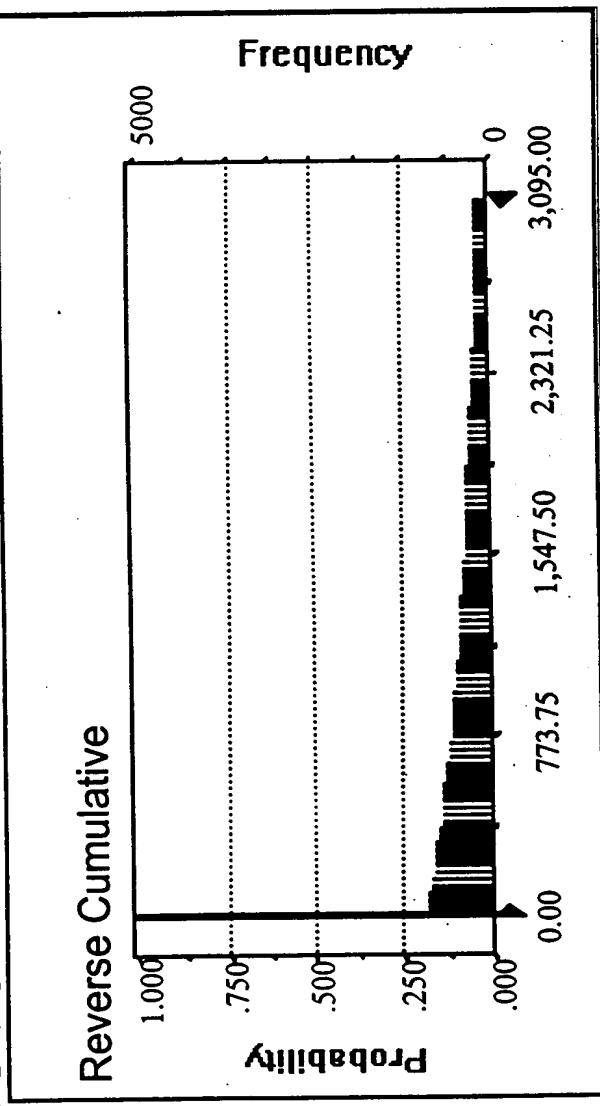


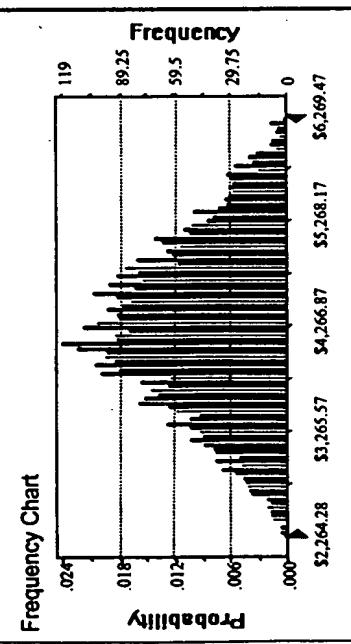
Figure 3



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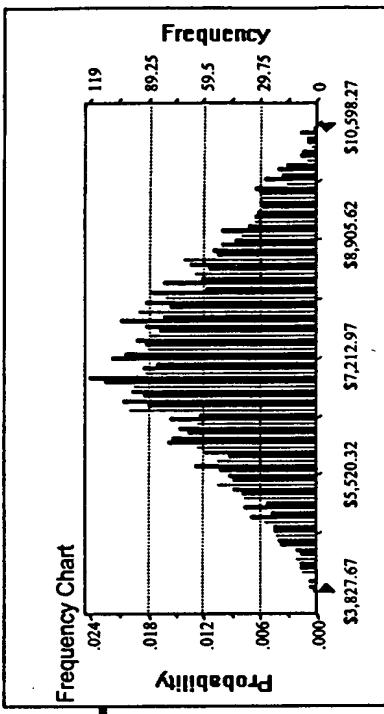
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Non-lognormal Present Value
Distribution of Future Benefits



$t = 0$

Non-lognormal Distribution of
Future Benefits



$t = 5 \text{ yrs}$

@WACC
of 10.5%

Figure 4



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Distribution of the
Difference between Non-lognormal
Present Value Distribution of Future
Benefits and Present Value of Future
Investment

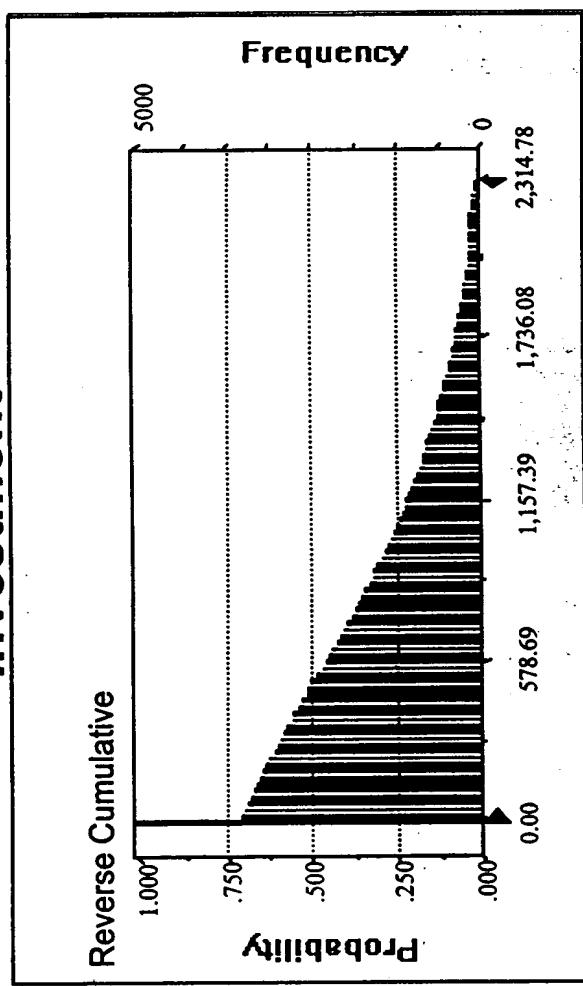


Figure 5

SYSTEMS, METHODS AND COMPUTER PROGRAM PRODUCTS FOR
PERFORMING A GENERALIZED CONTINGENT CLAIM VALIDATION

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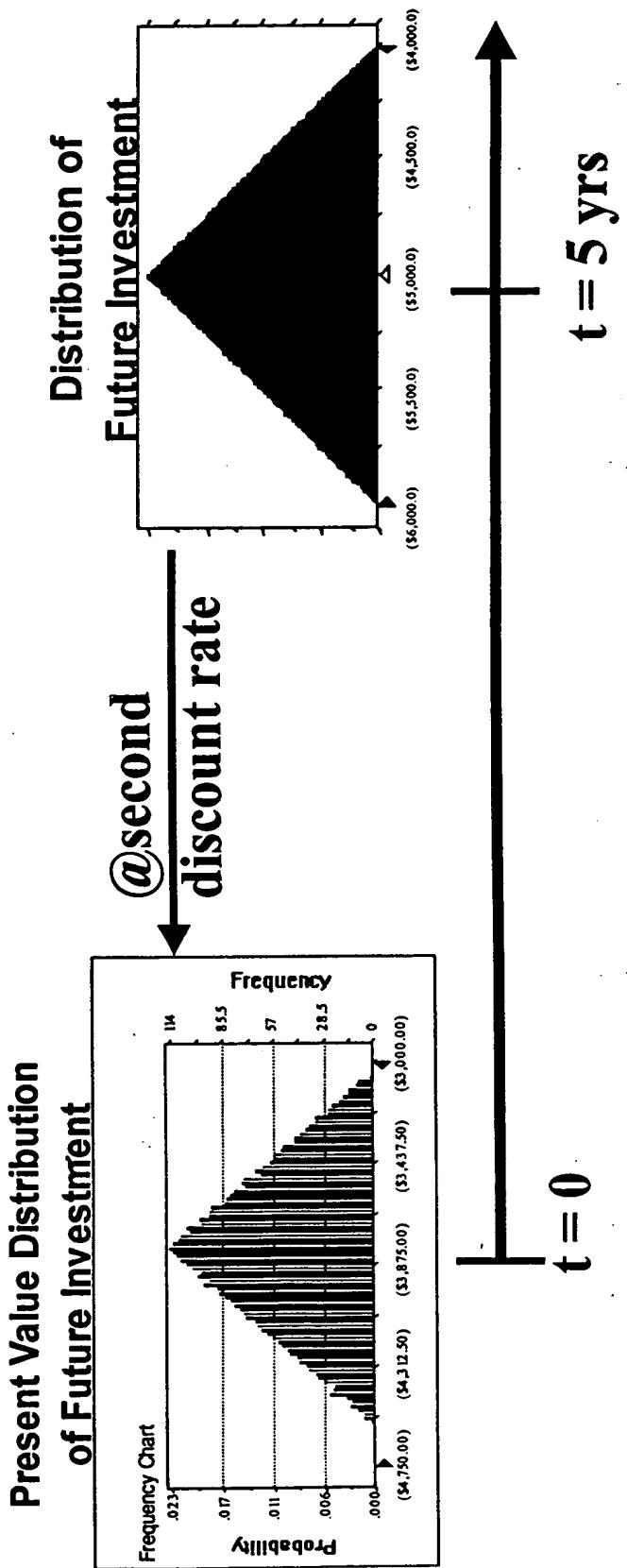


Figure 6



Difference between Present Value Distribution of Future Benefits and Present Value Distribution of Future Investment with Potential Loss Adjustment

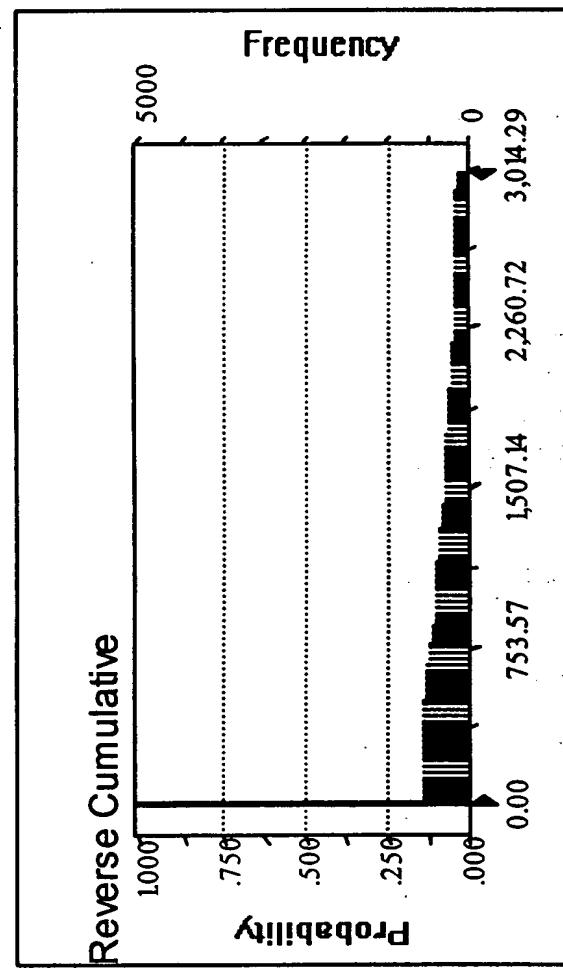


Figure 7